



Order Filed on March 27, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1**

KML Law Group, P.C.  
By: Denise Carlon, Esquire  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
Attorneys for Secured Creditor: BANK OF  
AMERICA, N.A.

In Re:

Jocelyn L. Abrenica f/k/a Jocelyn L Gran,

Debtor.

Case No.: 23-10301 VFP

Adv. No.:


Hearing Date: 3/16/2023 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: March 27, 2023**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Page 2

Debtor: Jocelyn L. Abrenica f/k/a Jocelyn L Gran  
Case No.: 23-10301 VFP  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 46 Wenonah Avenue, Lake Hiawatha, NJ, 07034, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to pay the arrearage claim in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to the claim and notices of payment change and;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.